**Amendments to the Specification:**

Please replace the paragraph beginning on page 12, line 8 with the following rewritten paragraph:

The on-line VBI system is based on a client/server architecture. Generally, in a system based on client/server architecture the server system delivers information to the client system. That is, the client system requests the services of a generally larger computer. In one embodiment, the client is a local personal computer and the server is a more powerful group of computers that ~~house~~ houses the information. The connection from the client to the server is made via a Local Area Network, a phone line or a TCP/IP based WAN on the Internet or any other types of communication links such as wireless or satellite links. A primary reason to set up a client/server network is to allow many clients access to the same applications and files stored on the server system.

Please replace the paragraph beginning on page 14, line 30 through page 15, line 12 with the following rewritten paragraph:

The Online Store Database 412 contains commerce product information, working orders, billing information, password reset table, and other marketing related information. Website database 410 keeps track of user accesses to the vendor website. This database keeps track of ~~user~~ users who access the vendor website, users who are downloading information and programs, and the links from which users access the vendor website. After storing these data on the Website Database 410, software tools are used to generate the following information:

- Web Site Status
- Web Site Reports

- Form Results
- Download Successes
- Signup, Downloads, and Demographic Graphs
- Web Server Statistics (Analog)
- Web Server Statistics (Web Analyzer)

Please replace the paragraph beginning on page 16, line 27 through page 17, line 5 with the following rewritten paragraph:

The E-commerce DBMS 406 manages access to the vendor specific Payment, Credit Card, and Email Databases. A Membership DBMS manages access to the LDAP membership directory database 408 that hosts specific customer information and customer membership data. A Postal DBMS manages access to the Postal Database 407 where USPS specific data such as meter and licensing information are stored. A Postal Server 401 provides secure services to the Client, including client authentication, postage purchase, and indicia generation. The Postal Server requires cryptographic modules to perform all functions that involve client authentication, postage purchase, and indicia data generation.

Please replace the paragraph beginning on page 20, line 27 though page 21, line 4 with the following rewritten paragraph:

In one embodiment of the present invention, the cryptographic modules 52 are FIPS 140-1 certified hardware cards that include firmware to implement PSD functionality in a cryptographically secure way. The cryptographic modules are inserted into any of the servers in the Postal Server Infrastructure. The cryptographic modules are responsible for creating PSDs and manipulating PSD data to generate and verify digitally signed indicia. Since the PSD data is created and

signed by a private key known only to ~~the card~~ a cryptographic module, the PSD data may be stored externally to the cryptographic modules without compromising security.

Please replace the paragraph beginning on page 33, line 18 with following rewritten paragraph:

With the success of the authorization state, the client software not only trusts the cryptographic module, but also shares a common HMK with the cryptographic module, which it uses to sign and challenge each successive message. FIG. 7 illustrates client software and cryptographic module (PSD) 52 communication during the operational state. Client software 53 sends a new challenge message to cryptographic module 52, as shown by 81. The cryptographic module ~~response~~ responds by signing the challenge with the shared HMK and then sends this ciphertext back to the client software, along with its own challenge, as shown by 82. Client software 53 compares the ciphertext of the challenge it originally sent to the cryptographic module, and also signs the message received from the cryptographic module. If the signatures compare, the client software trusts the cryptographic module for this transaction. Client software 53 uses the cryptographic module challenge message to authenticate itself to cryptographic module 52.